

# St. Louis County Employee Benefits

## **Wages**

Competitive wages

Scheduled step and/or longevity pay increases

## **Health Coverage**

- Eligible after one full-calendar month of employment
- Single coverage for \$57 to \$73/month for full-time employees
- Family coverage for \$317 to \$439/month for full-time employees
- Part-time employees pay the full-time cost plus a pro-rated amount based on hours worked
- Prescriptions copays \$0 - \$40 for 31 day supply; some 90-day supplies for two copays
- No out-of-pocket expense for preventive services
- \$250-\$500 in-network annual deductible with carryover option (\$500-\$1,000 for family)
- \$750-\$2,500 in-network annual out-of-pocket maximum (\$1,500-\$5,000 for family)
- Large nationwide network of health care providers
- Flexible spending account for qualified out-of-pocket health care, adoption & daycare
- \$20 monthly fitness incentive program
- Free online doctor visits
- Free participation in National Diabetes Prevention Program for those at risk
- Up to a \$250 annual reimbursement of weight loss program fees
- Options to continue health and dental coverages throughout your retirement
- Robust Wellness program

## **Dental Coverage**

- No cost for full-time employee coverage, part-time pro-rated
- Coverage for family members available at group rate
- Two free preventative visits per year
- \$1,200-\$1,500 annual benefit

## **Disability Coverage**

- Long-term disability coverage available to all employees working more than half time
- Cost varies but is typically between \$2-\$5 per paycheck

## **Paid Leave**

- Vacation and Sick Leave accrue each pay period
- Accrual rates increase with years of service
- 10 paid holidays
- Up to 4 Personal Leave days per year
- Accrual rates are pro-rated for part-time employees

## **Retirement**

- Public Employee Retirement Association (PERA) pension
- Defined benefit plan; draw monthly retirement for life
- Disability and Survivor benefits available

## **Life Coverage**

- No cost for full-time for term coverage approximately equal to annual salary
- Pro-rated cost for part-time employees
- Additional life coverage available for purchase at group rate
- Spouse and Child Life Coverage

## **Deferred Compensation**

- 457 plan
- No 10% tax penalty on distributions made after separation
- All contributions are voluntary and pre-tax; up to \$19,000 annually (more if over age 50)

## **Miscellaneous**

- Post-Retirement Health Care Savings Plan
- Dependent care and adoption assistance flex spending accts
- In-house professional development and computer software training courses
- Paid and unpaid military leave options
- Promotional opportunities
- Employee Assistance Program
- Qualifying employer for Federal Loan Forgiveness
- Pet Insurance